

2012 Crawford County Property Tax Report with Comparison to 2011

Legislative Services Agency

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This report describes property tax changes in Crawford County between 2011 and 2012. In 2012 tax changes in each county were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. In 2012, for the first time in years, tax bill changes were not affected by statewide policy changes. The big 2008 tax reform was fully phased in by 2011. There were some statewide trends. The effects of the Great Recession lingered in many counties, depressing assessed value growth. Taxes in rural counties were affected by a large increase in farmland assessed values.

In Crawford County the average tax bill for all taxpayers decreased by 3.9%. This tax bill fall was mainly the result of the 7.2% decrease in the tax levy of all local government units. Crawford County certified net assessed value increased by 3.9%, mostly due to rising farmland assessments. Falling levies and rising assessed values caused tax rates to fall in all Crawford County tax districts, which decreased tax cap credits. Credits as a percent of the levy fell by 4.1% in Crawford County in 2012.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2012	-3.9%	\$7,630,381	\$289,769,006	10.5%
Change		-7.2%	3.9%	-4.1%
2011	2.3%	\$8,218,929	\$278,901,077	14.6%

Homestead Property Taxes

Homestead property taxes increased 0.4% on average in Crawford County in 2012. Tax rates in all Crawford County tax districts decreased. The county average tax rate fell by 10.7%. The percentage of Crawford County homesteads at their tax caps fell from 14.3% in 2011 to 8.8% in 2012. Homesteads that were at the circuit breaker cap in 2011 did not fully benefit from the tax rate reduction. Crawford County had no local homestead credits in 2012.

Net Tax Bill Changes - All Property Types

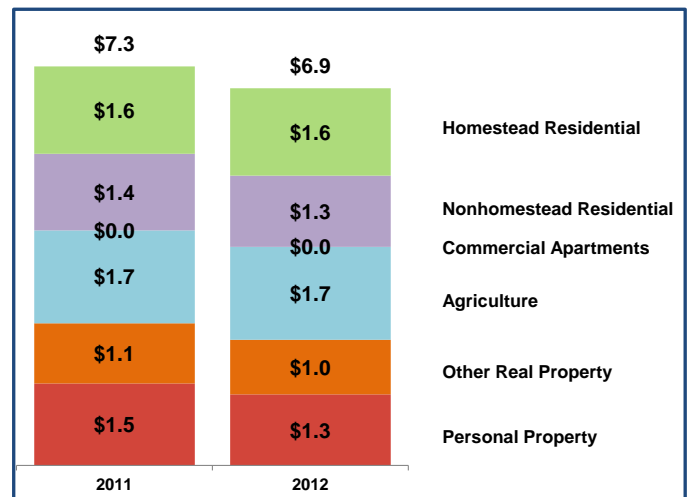
Crawford County's net property taxes were spread mainly among homeowners, agricultural property owners, and business owners (other real and personal property). Net tax bills for all taxpayers decreased 3.9% in Crawford County in 2012. Net taxes were lower on commercial apartments, nonhomestead residential property (mostly small rentals and second homes), and business property (both other real and personal property, which is mostly business equipment). Total net taxes were about the same on homesteads and agricultural property.

Comparable Homestead Property Tax Changes in Crawford County

	2011 to 2012	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	711	23.5%
No Change	366	12.1%
Lower Tax Bill	1,946	64.4%
Average Change in Tax Bill	0.4%	
Detailed Change in Tax Bill		
20% or More	329	10.9%
10% to 19%	122	4.0%
1% to 9%	260	8.6%
0%	366	12.1%
-1% to -9%	939	31.1%
-10% to -19%	909	30.1%
-20% or More	98	3.2%
Total	3,023	100.0%

Note: Percentages may not total due to rounding.

Comparison of Net Property Tax by Property Type (In Millions)



Tax Rates, Levies, and Assessed Values

Property tax rates decreased in all Crawford County tax districts. The average tax rate fell by 10.7%, because of a large levy decrease and an increase in net assessed value.

Levies in Crawford County decreased by 7.2%. The largest levy increase was in the county unit, due to an increase in the general fund. Crawford County Community School Corporation had large decreases in its debt service, bus replacement, and transportation funds.

Crawford County's total net assessed value increased 3.3% in 2012. Net agricultural assessments rose 12.4%. Other assessed values changed by a small amount. The large increase in agricultural assessed value was due to the 16% increase in the base rate assessment of farmland, from \$1,290 to \$1,500 per acre for taxes in 2012. Business real and personal assessments fell, which may have been a lingering effect of the Great Recession.

Property Type	Gross AV 2011	Gross AV 2012	Gross AV Change	Net AV 2011	Net AV 2012	Net AV Change
Homesteads	\$217,022,100	\$220,063,400	1.4%	\$66,472,269	\$67,295,965	1.2%
Other Residential	62,224,440	63,313,800	1.8%	59,958,371	61,020,535	1.8%
Ag Business/Land	71,453,200	81,000,300	13.4%	70,604,387	79,366,760	12.4%
Business Real/Personal	103,706,040	103,220,490	-0.5%	89,755,408	88,537,018	-1.4%
Total	\$454,405,780	\$467,597,990	2.9%	\$286,790,435	\$296,220,278	3.3%

Net AV equals Gross AV less deductions and exemptions • Tax rates are calculated on Net AV • Circuit breaker tax caps are calculated on Gross AV

Tax Cap (Circuit Breaker) Credits

Property taxes are capped at 1% of gross assessed value for homesteads, 2% for other residential property (including rental housing and second homes) and farmland, and 3% for business land, buildings, and equipment. Taxpayers receive credits when their tax bills exceed the caps. Credits are revenue lost to local governments.

Total tax cap credits in Crawford County were \$821,271, or 10.5% of the levy. This was greater than the state average percentage of the levy of 9.2%, as well as the median value of 3.2% among all counties. Tax rates are the main determinant of tax cap credits, and Crawford County's tax rates are higher than the state average and the state median. Almost all of the total tax cap credits were in the 2% nonhomestead/farmland category.

The largest percentage loss was in the town of Milltown, where district tax rates were well above \$3 per \$100 assessed value. The largest dollar losses were in the Crawford County School Corporation and the county unit.

Tax Cap Credits by Category

Tax cap credits decreased substantially in Crawford County in 2012 by \$412,521, or 33.4%. The percentage of the levy lost to credits fell by 4.1%. There were no major changes in state policy to affect tax cap credits in 2012. Crawford county credits decreased because of the large drop in property tax rates.

Tax Cap Category	2011	2012	Difference	% Change
1%	\$128,794	\$68,931	-\$59,863	-46.5%
2%	1,016,031	714,013	-302,018	-29.7%
3%	83,774	35,407	-48,367	-57.7%
Elderly	5,193	2,920	-2,273	-43.8%
Total	\$1,233,792	\$821,271	-\$412,521	-33.4%
% of Levy	14.6%	10.5%		-4.1%

Crawford County Levy Comparison by Taxing Unit

Taxing Unit	2008	2009	2010	2011	2012	% Change			
						2008 - 2009	2009 - 2010	2010 - 2011	2011 - 2012
County Total	10,798,416	7,546,871	7,820,807	8,218,929	7,630,381	-30.1%	3.6%	5.1%	-7.2%
State Unit	7,656	0	0	0	0	-100.0%			
Crawford County	3,911,028	2,664,276	2,748,506	2,852,321	2,963,467	-31.9%	3.2%	3.8%	3.9%
Boone Township	6,062	6,472	6,627	6,781	7,026	6.8%	2.4%	2.3%	3.6%
Jennings Township	30,539	27,966	31,591	14,359	15,676	-8.4%	13.0%	-54.5%	9.2%
Johnson Township	2,472	2,437	2,602	2,667	2,763	-1.4%	6.8%	2.5%	3.6%
Liberty Township	12,711	12,664	13,400	13,715	14,211	-0.4%	5.8%	2.4%	3.6%
Ohio Township	10,127	10,684	11,021	4,896	5,361	5.5%	3.2%	-55.6%	9.5%
Patoka Township	14,690	15,773	16,257	16,514	17,108	7.4%	3.1%	1.6%	3.6%
Sterling Township	15,120	15,891	16,368	16,626	16,603	5.1%	3.0%	1.6%	-0.1%
Union Township	6,628	6,764	7,100	7,254	7,511	2.1%	5.0%	2.2%	3.5%
Whiskey Run Township	11,515	11,029	11,965	12,171	12,194	-4.2%	8.5%	1.7%	0.2%
Alton Civil Town	0	0	0	0	0				
English Civil Town	73,165	75,169	77,701	79,162	79,234	2.7%	3.4%	1.9%	0.1%
Leavenworth Civil Town	18,754	20,287	20,935	19,860	20,621	8.2%	3.2%	-5.1%	3.8%
Marengo Civil Town	52,374	54,658	56,139	57,283	59,375	4.4%	2.7%	2.0%	3.7%
Milltown Civil Town	51,703	53,968	58,097	56,721	59,294	4.4%	7.7%	-2.4%	4.5%
Crawford County Community School Corp	5,997,976	3,976,899	4,133,663	4,263,003	3,543,295	-33.7%	3.9%	3.1%	-16.9%
Crawford County Public Library	133,026	138,932	143,511	146,423	151,839	4.4%	3.3%	2.0%	3.7%
Marengo-Liberty Township Fire	52,278	54,719	56,489	57,749	59,840	4.7%	3.2%	2.2%	3.6%
English Fire	148,760	150,706	156,189	234,245	218,153	1.3%	3.6%	50.0%	-6.9%
Whiskey Run Fire Protection District	80,414	78,620	74,086	46,583	60,710	-2.2%	-5.8%	-37.1%	30.3%
Leavenworth Fire Protection District	0	0	0	128,474	127,460				-0.8%
Crawford County Solid Waste Mgmt Dist	161,418	168,957	178,560	182,122	188,640	4.7%	5.7%	2.0%	3.6%
Crawford County Redevelopment Commission	0	0	0	0	0				

Crawford County 2012 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	LOIT PTRC	Credit Rates				LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
				COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead			
13001	Boone Township	2.6259	--	--	--	--	--	--	--	2.6259
13002	Alton Town	2.6259	--	--	--	--	--	--	--	2.6259
13003	Jennings Township	2.5270	--	--	--	--	--	--	--	2.5270
13004	Leavenworth Town	2.7076	--	--	--	--	--	--	--	2.7076
13005	Johnson Township	2.3888	--	--	--	--	--	--	--	2.3888
13006	Liberty Township	2.5756	--	--	--	--	--	--	--	2.5756
13007	Marengo Town	3.0783	--	--	--	--	--	--	--	3.0783
13008	Ohio Township	2.5113	--	--	--	--	--	--	--	2.5113
13009	Patoka Township	2.5632	--	--	--	--	--	--	--	2.5632
13010	Sterling Township	2.5774	--	--	--	--	--	--	--	2.5774
13011	English Town	3.2321	--	--	--	--	--	--	--	3.2321
13012	Union Township	2.5834	--	--	--	--	--	--	--	2.5834
13013	Whiskey Run Township	2.5579	--	--	--	--	--	--	--	2.5579
13014	Milltown Town	3.7047	--	--	--	--	--	--	--	3.7047
13016	Johnson Township-English Fire	2.5620	--	--	--	--	--	--	--	2.5620

Notes: A *Taxing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per \$100 assessed value.

The *LOIT*, *COIT*, and *CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Crawford County 2012 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Circuit Breaker as % of Levy	
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
<i>Non-TIF Total</i>	68,931	714,013	35,407	2,920	821,271	7,630,381	10.8%
<i>TIF Total</i>	0	0	0	0	0	213,656	0.0%
<i>County Total</i>	68,931	714,013	35,407	2,920	821,271	7,844,037	10.5%
Crawford County	26,540	275,763	10,797	1,097	314,196	2,963,467	10.6%
Boone Township	3	1,121	0	0	1,124	7,026	16.0%
Jennings Township	195	1,351	0	6	1,552	15,676	9.9%
Johnson Township	6	217	0	0	223	2,763	8.1%
Liberty Township	190	1,235	65	10	1,500	14,211	10.6%
Ohio Township	33	329	0	0	362	5,361	6.8%
Patoka Township	69	1,990	0	6	2,065	17,108	12.1%
Sterling Township	93	1,385	236	1	1,715	16,603	10.3%
Union Township	57	876	0	4	938	7,511	12.5%
Whiskey Run Township	225	1,112	105	9	1,452	12,194	11.9%
Alton Civil Town	0	0	0	0	0	0	
English Civil Town	759	5,429	3,755	6	9,948	79,234	12.6%
Leavenworth Civil Town	179	2,954	0	21	3,154	20,621	15.3%
Marengo Civil Town	274	6,321	797	22	7,414	59,375	12.5%
Milltown Civil Town	1,485	9,942	3,710	127	15,264	59,294	25.7%
Carefree Civil Town	0	0	0	0	0	0	
Crawford County Community School Corp	31,732	329,718	12,909	1,311	375,671	3,543,295	10.6%
Crawford County Public Library	1,360	14,129	553	56	16,098	151,839	10.6%
Marengo-Liberty Township Fire	801	5,200	273	43	6,316	59,840	10.6%
English Fire	1,043	22,483	994	60	24,580	218,153	11.3%
Whiskey Run Fire Protection District	1,119	5,538	525	45	7,227	60,710	11.9%
Leavenworth Fire Protection District	1,078	9,366	0	27	10,470	127,460	8.2%
Crawford County Solid Waste Mgmt Dist	1,689	17,554	687	70	20,000	188,640	10.6%
Crawford County Redevelopment Comm	0	0	0	0	0	0	
TIF - Jennings Township	0	0	0	0	0	213,656	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:

Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over. The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.